

SHIP EVENTS COMING SOON!!!

What You Can Expect From Medicare - Medicare 101

Are you currently or soon to be on **Medicare**? Do you help someone who has Medicare as his or her health insurance? This workshop reviews how Medicare works, what the benefits are, and how it relates to supplemental health insurance. Information on the **Medicare Prescription Drug Coverage** will also be available. Sponsored by the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. For questions or to pre-register, please call 410-313-7391. No fee.

Special Sessions of Interest

- **What You can Expect from Medicare— Medicare 101**
(Pg. 1)
- **Why Medicare isn't Enough— Medicare 102** (Pg. 1)
- **What to be Alert to when You Sign Up for Medicare!**
(Pg. 2)
- **Long Term Living: Covering the Cost**
(Pg. 2)

Wed., May 5, 2010	11:00 a.m.	Kiwanis Wallas Recreation Center 10481 Frederick Road, Ellicott City
Wed., June 9, 2010	7:00 p.m.	The Bain Center 5470 Ruth Keeton Way, Columbia

Why Medicare Isn't Enough! – Medicare 102

This workshop focuses on the **gaps in Medicare coverage**. Take a look at the ways in which Medicare gaps can be covered. Get your questions answered and find out whether you have the insurance package that best suits your needs. Discussion includes information on Medicare Supplement Policies (Medigap) and Medicare Advantage Plans (Part C). Sponsored by the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391. No fee.

Wed., May 19, 2010	11:00 a.m.	Kiwanis Wallas Recreation Center 10481 Frederick Rd., Ellicott City
Wed., June 23, 2010	7:00 p.m.	The Bain Center 5470 Ruth Keeton Way, Columbia

What To Be Alert To When You Sign Up For Medicare!

Going on Medicare can be an intimidating experience because most of us do not think a lot about it until we turn 65. There are important decisions to be made when signing up and innumerable others as the program changes year by year. This session will cover things Medicare enrollees need to know and are often confused about. Bring your questions! Sponsored by the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391. No fee.

Wed., June 16, 2010

11:00 a.m.

**Kiwanis Wallas Recreation Center
10481 Frederick Rd., Ellicott City**

Long Term Living: Covering The Costs

Extra costs for long-term care may be part of your future. These costs might include in-home care, assisted living, and/or nursing home care. Long-term insurance is one way to prepare for some of these costs, but not the only way. Explore the often confusing realm of long-term care insurance and consider the ultimate question of whether to buy or not. Discussions are led by representatives from the Senior Health Insurance Assistance Program, Howard County Office on Aging. For questions or to pre-register, please call 410-313-7391. No fee.

Wed., June 2, 2010

11:00 a.m.

**Kiwanis Wallas Recreation Center
10481 Frederick Rd., Ellicott City**